

## THESIS / THÈSE

### DOCTOR OF ECONOMICS AND BUSINESS MANAGEMENT

#### Financial services for the poor

#### Essays on micro-insurance and informal groups

De Bock, Ombeline

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UNIVERSITY OF NAMUR  
*Faculty of Economics, Social Sciences and Business Administration*  
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# Financial services for the poor : Essays on micro-insurance and informal groups

Ombeline De Bock

*A thesis submitted in fulfilment of the requirements for the degree of  
Doctor of Philosophy in Economics*

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